

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Christine McNamara

Case No. 16-01765

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2016.
- 2) The plan was confirmed on 05/27/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/29/2016.
- 5) The case was dismissed on 10/07/2016.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,600.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,600.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$3,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,148.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$154.80
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,302.80**

Attorney fees paid and disclosed by debtor: **\$852.00**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	42.04	42.04	42.04	42.04	0.00
BECKET & LEE LLP	Unsecured	867.00	915.35	915.35	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	5,753.00	5,753.01	5,753.01	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	1,926.00	2,063.16	2,063.16	0.00	0.00
DISCOVER BANK	Unsecured	1,992.00	1,992.59	1,992.59	0.00	0.00
EXETER FINANCE CORP	Secured	0.00	0.00	0.00	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	NA	376.92	376.92	18.12	1.10
ILLINOIS DEPT OF REVENUE	Unsecured	NA	65.50	65.50	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	0.00	7,455.45	7,455.45	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	2,569.29	2,569.29	123.54	7.49
INTERNAL REVENUE SERVICE	Unsecured	NA	598.32	598.32	0.00	0.00
M&T BANK	Unsecured	0.00	0.00	0.00	0.00	0.00
M&T BANK	Secured	0.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	704.00	704.50	704.50	0.00	0.00
OLD NATIONAL BANK	Unsecured	321.00	537.24	537.24	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,127.00	1,105.58	1,105.58	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	512.00	512.78	512.78	0.00	0.00
QUANTUM3 GROUP	Unsecured	989.00	989.38	989.38	0.00	0.00
SANTANDER CONSUMER USA	Secured	0.00	0.00	0.00	0.00	0.00
SANTANDER CONSUMER USA	Secured	351.48	351.48	351.48	98.72	6.19
EDUCATION ACS/COLLEGE LOAN CC	Unsecured	0.00	NA	NA	0.00	0.00
EDUCATION AES/CHASE BANK	Unsecured	9,023.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	99.00	NA	NA	0.00	0.00
CBNA	Unsecured	170.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE	Unsecured	335.00	NA	NA	0.00	0.00
CHASE MTG	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	335.00	NA	NA	0.00	0.00
COMENITY BANK/CARSONS	Unsecured	241.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT/PRE	Unsecured	257.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
MCYDSNB	Unsecured	37.00	NA	NA	0.00	0.00
EDUCATION JPM CHASE	Unsecured	0.00	NA	NA	0.00	0.00
GMAC	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,791.00	1,791.77	1,791.77	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$393.52	\$140.76	\$6.19
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$393.52</b>	<b>\$140.76</b>	<b>\$6.19</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,946.21	\$141.66	\$8.59
<b>TOTAL PRIORITY:</b>	<b>\$2,946.21</b>	<b>\$141.66</b>	<b>\$8.59</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$24,484.63</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$3,302.80  
 Disbursements to Creditors \$297.20

**TOTAL DISBURSEMENTS :** **\$3,600.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/07/2016

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.